

Notice to Customers relating to the Personal Data (Privacy) Ordinance (“Notice”)

Definitions

1. **“Data access request”, “data correction request”, “data subject”, “data user”, “direct marketing”, “matching procedures” and “personal data”** used throughout this Notice shall have the meaning as defined in the Ordinance.

For the purpose of this Notice:

“customers” shall, for the purpose of this Notice, mean data subjects and include (but not be limited to) existing and prospective insurance policy owners, insured, beneficiaries and other persons designated or entitled to receive moneys and/or other benefits under an insurance policy; and members under an occupational retirement scheme; and scheme members under a mandatory provident fund scheme; and share/unit holders of investment funds; and any individuals from whom Manulife may collect personal information, regardless of whether they currently hold a policy or have a formal business relationship with Manulife.

“Hong Kong” shall mean the Hong Kong Special Administrative Region.

“Manulife” shall mean Manulife (International) Limited, Manulife Provident Funds Trust Company Limited, Manulife Investment Management (Hong Kong) Limited, or a Manulife Fund (as the case may be) in respect of its respective customers.

“Manulife Fund” shall mean any investment fund sponsored or managed from time to time by a member of the Manulife Group (including but not limited to Manulife Global Fund and Manulife Advanced Fund SPC) and **“Manulife Funds”** shall mean all such investment funds.

“Manulife Group” shall mean Manulife Financial Corporation and its subsidiaries and affiliates from time to time (including but not limited to Manulife (International) Limited, Manulife Provident Funds Trust Company Limited, Manulife Investment Management (Hong Kong) Limited), and Manulife Funds. The rights and obligations of each member of Manulife Group under this Notice are several and not joint. No member of Manulife Group shall be liable for an act or omission by another member of Manulife Group.

“Ordinance” shall mean Personal Data (Privacy) Ordinance (Cap 486).

Collection

2. From time to time, it is necessary for customers to supply Manulife with personal data for various purposes, including but not limited to, the establishment or continuation of interactions, or the provision of products or services. Providing personal data to Manulife is voluntary, but failure to supply such data may result in Manulife being unable to establish or continue Manulife’s various engagements or provide products or services.
3. Personal data is also collected or received by Manulife from any person acting on the customer’s behalf or other sources available to Manulife, in the ordinary course of interactions, for example, when an application is made for a change of beneficiary/insured member under the insurance policy; or when notification is made by the employer of a change of employment/address of an employee member of an occupational retirement scheme/mandatory provident fund scheme; or when a joint share holder of an investment fund applies for investment fund switching.

Purposes

4. The purposes for which personal data of a customer may be used will vary depending on the nature of the customer’s relationship with Manulife. Such purposes may include the following:

- a. processing, assessing, determining, and approving applications and/or requests made by customers for products and/or services offered by Manulife;
- b. providing services to customers, including but not limited to administering, advisory, investment management, maintaining, communicating, managing, and operating products and/or services provided to customers, including but not limited to confirming the accuracy of information collected;
- c. confirming the customer’s identity and uniquely identifying the customer;
- d. processing any medical, security, eligibility, and underwriting checks;
- e. understanding the customer’s financial situation, such as understanding and evaluating financial appetite and needs, evaluating the customer’s application, assessing the risks taken on by Manulife, and dealing with claims submitted to Manulife;
- f. any purposes in connection with any claims made by or against or otherwise involving customers in respect of any products and/or services. In these instances, Manulife may collect, use, and disclose relevant information, including but not limited to, making, defending, analysing, investigating, processing, assessing, determining, or responding to such claims. Apart from the necessary processing associated with such claims, Manulife may also use this information to detect and prevent fraud, whether or not relating to the policy issued in respect of the application;
- g. providing investment management services, dealing and advisory services, custody services and other services under the terms and conditions of the accounts a customer holds with Manulife;
- h. performing and/or exercising any rights, functions, and activities Manulife may have in connection with the products and/or services offered by Manulife or those by Manulife’s business partners to customers, including but not limited to marketing (see **“Use/Provision of Personal Data in Direct Marketing”** below), audit, reporting, research, analysis, reinsurance, and general servicing and maintenance of online and other services;
- i. researching and/or designing products and/or services for customers, and promoting, improving, and furthering the provision of products and/or services;
- j. conducting matching procedures on any data held which relates to customers from time to time for any of the purposes listed herein, whether or not for the purpose of taking adverse actions against customers such as declining an application;
- k. making disclosure under and/or complying with, whether compulsory or voluntary, any present or future law, rules, regulations, judgment, court order, sanctions regime, codes of practice, guidelines or guidance, demand, request, or commitment or arrangement binding on or applicable to Manulife or any member of Manulife Group within or outside Hong Kong including but not limited to making disclosure and/or compliance with any court, legal, local or foreign regulatory, governmental, administrative (credit reference agencies or auditors), tax, law enforcements, or other authorities, or self-regulatory and industry bodies, or associations, or federations, or similar organizations relevant to Manulife Group (collectively the **“Authorities”**);

- l. complying with any contractual or other commitment or arrangement with the Authorities that are assumed by or imposed on Manulife or any member of Manulife Group by reason of its financial, commercial, business, or other interests or activities in or related to the jurisdiction;
 - m. for operational purposes, credit assessment, credit scoring models, or statistical analysis (including in each case, behaviour analysis and evaluation on the overall relationship with Manulife Group which includes using such data to comply with any obligations, requirements, policies, procedures, measures, or arrangements for sharing data and information within Manulife Group and/or other use of data and information in accordance with any Manulife programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing, or other unlawful activities), whether on the data subjects or otherwise;
 - n. exercising any rights, including but not limited to subrogation, if applicable, Manulife may have in connection with the provision to customers of products and/or services;
 - o. verifying and conducting identity and/or credit checks and/or debt collection;
 - p. determining any amount of indebtedness owing to or from customers, and collecting and recovering any amount owing from customers or any person who has provided any security or undertaking for customers' liabilities;
 - q. enabling an actual or proposed assignee, transferee, participant or sub-participant of the rights or business of Manulife or any member of Manulife Group to evaluate and/or undertake due diligence in relation to the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
 - r. purposes specifically provided for in any particular service or product offered or to be offered by Manulife; and
 - s. any purposes relating to any of the above (including seeking professional advice) or any other purposes in accordance with the general policies of Manulife or any member of Manulife Group in relation to insurance, occupational retirement schemes, mandatory provident fund schemes, investment funds, wealth management services and other financial products and services as set out in notices, circulars, or other terms and conditions made available by Manulife or any member of Manulife Group to customers from time to time.
- d. any adviser, adjuster, or other intermediary authorized by Manulife for the distribution of products and/or services, including their employees;
 - e. reinsurers, private investigators, hospitals, clinics, laboratories, health care professionals, technicians, medical service providers, loss adjusters, legal advisers, and financial advisers that may be engaged by Manulife or on behalf of Manulife;
 - f. charitable or non-profit making organizations;
 - g. employers of the customers;
 - h. third party financial institutions, insurers, credit card companies, securities and investment service providers, third party reward, loyal, co-branding programme providers or merchants, or any person which has undertaken to Manulife or any member of Manulife Group to keep such data confidential;
 - i. any actual or proposed assignee, transferee, participant or sub-participant of the rights or business of Manulife or Manulife Group;
 - j. any member identified as a Manulife Group, including subsidiary and affiliates;
 - k. Manulife's business partners (see "**Use/Provision of Personal Data in Direct Marketing**" below);
 - l. any Authorities;
 - m. organisations that consolidate claims and underwriting information for the insurance industry, fraud prevention organisations, other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; and
 - n. any other person in the context of the sale or transfer by Manulife or any Manulife Group of all or part of its business or portfolio of products, policies or other assets or any proposed or confirmed transaction relating to such sale or transfer.

USE OF PERSONAL DATA IN DIRECT MARKETING

- 6. Manulife intends to use, from time to time, customer's personal data in direct marketing of the following classes of products and services:
 - a. insurance, provident funds and/or schemes, investment funds, wealth management services, or other financial products and services;
 - b. reward, loyalty or privilege programmes and related products and services; and
 - c. products and services of co-branding partners of any member of Manulife Group (the names of such co-branding partners can be found in the application form(s) for the relevant products and services as the case may be).

- 6.1 Only the following kinds of personal data of the customer may be used in such direct marketing:

- a. name;
- b. gender;
- c. date of birth;
- d. part of identification document number;
- e. contact information (including but not limited to phone number, fax number, email address, correspondence address and residential address); and
- f. information about the products and/or services the customer has purchased or applied, including the distribution channels (including their individual advisers or intermediaries) through which the products and/or services were purchased or applied for.

Transferees

- 5. Personal data of a customer held by Manulife will be kept confidential, but subject to the provisions of any applicable law. Manulife may transfer such data to the following persons and/or entities (whether within or outside Hong Kong) to fulfil any of the purposes set out in paragraph 4 above:
 - a. any person in connection with any claims made by or against or otherwise involving customers in respect of any products and/or services provided by Manulife;
 - b. any agent, contractor, sub-contractor, or third party service provider (including their employees) who provides administrative, financial advisory, legal counsel, telecommunications, computer, information technology, payment, securities clearing, debt collection, data processing or storage, marketing (including direct marketing services), mailing, printing, telemarketing, call centre services, customer satisfaction analysis, distribution, publishing, research, or other services to Manulife or any member of Manulife Group in connection with the operation of and provision of Manulife services to customers, including any custodian, administrator, investment manager, investment adviser or distributor;
 - c. any credit reference agencies or, in the event of default, any debt collection agencies;

6.2 Manulife will not so use the data unless it has received the customer's consent (which includes an indication of no objection) to the intended use.

PROVISION OF PERSONAL DATA FOR USE IN DIRECT MARKETING

7. Manulife intends to provide, from time to time and for money and other property, customer's personal data to Manulife Group (other than Manulife itself) for use by Manulife Group in direct marketing of the following products and services:

- a. insurance, provident funds and/or schemes, investment funds, wealth management services, or other financial products and services;
- b. reward, loyalty or privilege programmes and related products and services; and
- c. products and services of co-branding partners of any member of Manulife Group (the names of such co-branding partners can be found in the application form(s) for the relevant products and services as the case may be).

7.1 Only the following kinds of personal data of the customer may be provided to Manulife Group (other than Manulife itself) for use by Manulife Group in such direct marketing:

- a. name;
- b. gender;
- c. date of birth;
- d. part of identification document number;
- e. contact information (including but not limited to phone number, fax number, email address, correspondence address and residential address); and
- f. information about the products and/or services the customer has purchased or applied, including the distribution channels (including their individual advisers or intermediaries) through which the products and/or services were purchased or applied for.

7.2 Manulife will not so provide the data unless it has received the customer's consent (which includes an indication of no objection) to the intended provision.

8. Under the Ordinance, a data subject has the right to:

- a. request access to his or her personal data;
- b. request correction of any of his or her personal data which is inaccurate;
- c. ascertain and obtain a data user's policies and practices in relation to personal data;
- d. be informed of the kind of personal data held by the data user;
- e. be informed of the main purposes for which personal data held by the data user are or are to be used; and
- f. make data access request and data correction request through the channel set out in paragraph 9 below.

9. Manulife has the right to charge a reasonable fee for processing any data access request as provided under the Ordinance. Requests for access and correction of data or for information regarding Manulife's policies and practices and kinds of data held should be addressed to the Privacy Officer at:

Manulife (International) Limited
22/F., Tower A, Manulife Financial Centre, 223-231 Wai Yip Street,
Kwun Tong, Kowloon, Hong Kong.

Manulife Provident Funds Trust Company Limited
22/F., Tower A, Manulife Financial Centre, 223-231 Wai Yip Street,
Kwun Tong, Kowloon, Hong Kong.

Manulife Investment Management (Hong Kong) Limited
23/F., Manulife Tower, One Bay East,
83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

Manulife Global Fund, Manulife Advanced Fund SPC, or any of other
Manulife Funds
23/F., Manulife Tower, One Bay East,
83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

Updates and Changes

Manulife reserves the right, at any time and without prior notice, to add, revise, update or modify this Notice, by notifying customers of such addition, revision, update or modification. If Manulife decides to change this Notice (or its equivalent), Manulife shall notify customers on the company's website or in writing so that they are aware of the information that is collected, how that information may be used and under what circumstances that information is disclosed. Any such revision, update or modification will be effective immediately upon posting or as otherwise specified by Manulife.

Important Note: For customers located within the borders of the People's Republic of China (excluding Hong Kong, Macao, and Taiwan for the purpose of this Notice), please be aware that a specific "Privacy Addendum for Personal Information Protection Law (For Mainland Chinese)" ("**Privacy Addendum**") is applicable. This Privacy Addendum is available and can be accessed on Manulife's website:

<https://www.manulife.com.hk/en/individual/privacy-policy/privacy-addendum-for-personal-information-protection-law.html>

(Version: 2023/11)

有關《個人資料(私隱)條例》的客戶通知「通知」

定義

1. 本通知中使用的「查閱資料要求」，「改正資料要求」，「資料當事人」，「資料使用者」，「直接促銷」，「核對程序」及「個人資料」，具有《條例》中規定的含義。

就本通知而言：

「客戶」 於本通知之目的下，指資料當事人，包括(但不限於)現有及潛在保單持有人，受保人，受益人或指定或有權獲得保單下的款項及／或其他利益的其他人士；及職業退休計劃下的成員；及強積金計劃下的計劃成員；及投資基金的股份／單位持有人；以及任何宏利可能收集個人資料的個體，不論他們目前是否持有保單或與宏利有正式的業務關係。

「香港」 指香港特別行政區。

「宏利」 指與各自客戶相關的宏利人壽保險(國際)有限公司，宏利公積金信託有限公司，宏利投資管理(香港)有限公司或某一宏利基金(視情況而定)。

「宏利基金」 指由宏利集團的某一成員不時所發起或管理的任何投資基金(包括但不限於宏利環球基金及宏利盈進基金SPC)，而**「宏利基金」**指所有此等投資基金。

「宏利集團」 指宏利金融有限公司及其不時的子公司和關聯公司(其中包括但不限於宏利人壽保險(國際)有限公司，宏利公積金信託有限公司，宏利投資管理(香港)有限公司)及宏利基金。宏利集團每一成員於本通知下的權利和義務，均為單獨而非連帶的。對於宏利集團另一成員的任何作為或不作為，宏利集團的任何其他成員概不承擔任何責任。

「條例」 指《個人資料(私隱)條例》(第486章)。

收集

2. 客戶需要不時向宏利提供個人資料用於各種目的，包括但不限於為建立或持續互動，或提供產品或服務。向宏利提供個人資料與否純屬個人意願，但若果未能提供該等資料可能導致宏利無法建立或延續其來往，或無法提供產品或服務。
3. 在平常的互動過程中(例如，申請變更保單下的受益人／受保人；或僱主通知變更參與職業退休計劃／強積金計劃的僱員成員的僱用情況／地址；或投資基金聯合股份持有人申請基金轉換)宏利亦會從客戶，代表客戶行事的人士以及其他可供宏利獲取資料的來源收集或獲得個人資料。

目的

4. 取決於客戶與宏利的關係性質，使用客戶個人資料的目的各有不同。該等目的可能包括：
 - a. 處理，評估，確定和審批客戶對產品及／或服務的申請或要求；
 - b. 向客戶提供服務，包括但不限於執行，顧問，投資管理，維持，聯絡，管理和運作向客戶提供的產品及／或服務，包括但不限於確認所收集資料的準確性；
 - c. 確認客戶身份並識別客戶；
 - d. 處理任何醫療，擔保，資格審查及評保檢查；

- e. 了解客戶的財務狀況，例如理解，評估客戶的財務偏好和需求，評估客戶申請，評估宏利所承擔的風險，以及處理審核提交給宏利的理賠；
- f. 與客戶提出，針對客戶提出或在其他方面涉及客戶的，與任何產品及／或服務相關的任何索賠有關的任何目的。這些情況下，宏利可能會收集，使用和披露相關個人資料，其中包括但不限於提出該等索賠，就其進行辯護，分析，調查，處理，評估，確定和應對。除了與此類索賠相關的必要處理程序外，宏利亦可應用相關資料進行偵測和防止欺詐行為，無論是否與申請而發出的保單有關；
- g. 根據客戶在宏利持有的帳戶的條款和條件提供投資管理服務，交易和顧問服務，託管服務和其他服務；
- h. 履行及／或行使由宏利或宏利的商業合作夥伴向客戶所提供與產品及／或服務相關的任何權利，職責和活動，包括但不限於市場推廣(請參閱下文「在直接促銷中使用／將其個人資料提供予其他人士」部分)，審計，報告，研究，分析，再保險以及一般服務和維持網上及其他服務；
- i. 為客戶研究及／或設計產品及／或服務，宣傳，改進和改善產品及／或服務的提供；
- j. 不時就本條款所列的任何目的開展核對程序，核對所持有與客戶有關的任何資料，無論是否為了對客戶採取不利行動，例如拒絕申請；
- k. 根據及／或遵守，不論強制或自願性質，任何現有或將來的法律，法規，規章，判決，法院命令，制裁制度，守則或指引，指令，要求或承諾或安排，無論在香港境內或境外，包括但不限於披露及／或遵守任何法院，法律，監管，政府，行政(信貸資料服務機構或審計機構)，稅務，執法機構或其他機構或自律監管或行業組織或協會或聯會或與宏利集團有約束力的等類似組織(統稱為「權力機構」)；
- l. 為遵守關於由於宏利或宏利集團任何成員在相關權力機構所在的司法管轄區或涉及該等司法管轄區的財務，商業，業務或其他利益或活動的任何合同，其他承諾或安排；
- m. 用於經營目的，信貸評估，信貸評分模型或統計分析(每項均包括行為分析以及對與宏利集團之間總體關係的評估，其中包括為遵守關於在宏利集團內部共用資料和資訊的任何義務，要求，政策，程序，措施或安排而使用該等資料，及／或根據宏利內任何有關遵守制裁或防止或發現洗錢，為恐怖分子提供資金或其他非法活動的計劃而對資料和資訊進行的其他使用)，無論是針對資料當事人還是其他人的；
- n. 行使宏利在向客戶提供產品及／或服務方面可能享有的任何權利，包括但不限於行使任何代位權利(如適用)；
- o. 核查和進行身份及／或信貸及／或債務托收；
- p. 確定應向客戶支付或客戶應付的任何債務金額，向客戶或向為客戶債務提供任何擔保或承諾的任何人收取和追討任何應收金額；

- q. 使宏利或宏利集團任何成員的權利或業務的實際或擬議受讓人，承讓人，參與人或次級參與人能對該等轉讓，參與或次級參與擬涉及的交易進行評估及／或進行盡職調查；
- r. 宏利提供或將提供的任何特定服務或產品中具體規定的目的；
- s. 與上述相關的任何目的(包括尋求專業意見)，或根據宏利或宏利集團任何成員的一般政策進行的，與保險，職業退休計劃，強積金計劃，投資基金，財富管理服務以及宏利或宏利集團任何成員不時向客戶提供的通知，通告或其他條款和條件中所述的其他金融產品和服務相關的任何其他目的。
- n. 有關售賣或轉讓宏利或任何宏利集團成員的全部或部分業務或產品，保單或其他資產組合，或任何有關該項售賣或轉讓的建議或已確定交易的任何其他人士。

個人資料在直接促銷中的使用

- 6. 宏利擬在下列類別的產品和服務的直接促銷中不時使用客戶的個人資料：
 - a. 保險，公積金及／或公積金計劃，投資基金，財富管理服務或其他金融產品和服務；
 - b. 獎勵，忠誠度或特權計劃及相關產品和服務；及
 - c. 宏利集團任何成員的合作品牌夥伴的產品和服務(合作品牌夥伴名稱見相關產品和服務(視情況而定)的申請表)。

承轉人

- 5. 宏利持有的客戶個人資料將予以保密，但受制於任何適用的法律，宏利可就上文第4條所載的任何目的將該等資料移轉給下列各方(無論在香港境內還是境外)：

- a. 與客戶，針對客戶或涉及客戶就宏利所提供的任何產品及／或服務提起的任何索賠相關的任何人士；
- b. 向宏利或宏利集團任何成員提供與業務經營相關的行政管理，財務諮詢，法律顧問，電信通訊，電腦，資訊技術，付款，證券結算，債務追討，資料處理或儲存，市場推廣(包括直接促銷服務)，郵寄，列印，電話行銷，電話客戶服務中心，客戶滿意度分析，分發，公布，研究或其他服務的任何代理，承辦商，或第三方服務供應商(及其員工)，包括任何託管人，執行人，投資管理人，投資顧問或分銷商；
- c. 任何信貸資料服務機構或(如出現付款違約)任何債務托收機構；
- d. 由宏利授權的任何顧問，理算人，或中介人士／機構，包括其僱員，經銷宏利的產品及／或服務；
- e. 宏利或宏利可能委任代表的再保險商，私家調查員，醫院，診所，化驗所，技術人員，保險商和醫療服務供應商，理賠師，法律顧問和財務顧問；
- f. 慈善或非牟利機構；
- g. 客戶的僱主；
- h. 第三方財務機構，保險公司，信用卡公司，證券及投資服務供應商，第三方獎賞，顧客忠誠，合作品牌或優惠計劃供應商或商號，或已向宏利或宏利集團任何成員承諾將對該等資料保密的任何人士；
- i. 宏利或宏利集團的權利或業務的任何實際或擬議受讓人，承讓人，參與人或次級參與人；
- j. 被確定為宏利集團的任何成員之一，包括其子公司和關聯公司；
- k. 宏利的商業合作夥伴(請參閱下文「個人資料在直接促銷中的使用／提供個人資料作直接促銷」部分)；
- l. 任何權力機構；
- m. 整合保險業申索和承保資料的組織，防欺詐組織，其他保險公司(無論是直接地，或是通過防欺詐組織或本段中指名的其他人士)，警察，和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊(及其運營者)；及

- 6.1 在該等直接促銷中，僅可使用下列類型的客戶個人資料：

- a. 姓名；
- b. 性別；
- c. 出生日期；
- d. 身份證件號碼的一部分；
- e. 聯絡資料(包括但不限於電話號碼，傳真號碼，電郵地址，通訊地址及住宅地址)；及
- f. 客戶已購買或申請的產品及／或服務的資料，包括購買或申請的產品及／或服務的分銷渠道(包括其個人顧問或中介機構)。

- 6.2 除非宏利已經就擬議使用獲得客戶的同意(其中包括無異議的表示)，否則不得如上所述使用資料。

提供個人資料作直接促銷

- 7. 宏利擬向宏利集團(除宏利本身之外)不時提供客戶的個人資料供宏利集團就下列產品和服務作直接促銷之用，以換取金錢和其他財產：

- a. 保險，公積金及／或公積金計劃，投資基金，財富管理服務或其他金融產品和服務；
- b. 獎勵，忠誠度或特權計劃及相關產品和服務；及
- c. 宏利集團任何成員的合作品牌夥伴的產品和服務(該等合作品牌夥伴名稱見相關產品和服務(視情況而定)的申請表)。

- 7.1 僅可向宏利集團(除宏利本身之外)提供下列類型的客戶個人資料供宏利集團作該等直接促銷之用：

- a. 姓名；
- b. 性別；
- c. 出生日期；
- d. 身份證件號碼的一部分；
- e. 聯絡資料(包括但不限於電話號碼，傳真號碼，電郵地址，通訊地址及住宅地址)；及

- f. 客戶已購買或申請的產品及／或服務的資料，包括購買或申請的產品及／或服務的分銷渠道(包括其個人顧問或中介機構)。

7.2 除非宏利已就擬議提供獲得客戶的同意(其中包括無異議的表示)，否則不得如上所述提供資料。

8. 根據《條例》，資料當事人有權：

- a. 要求查閱其個人資料；
- b. 要求對其任何不準確的個人資料進行改正；
- c. 查明資料使用者在個人資料方面的政策和慣例；
- d. 了解資料使用者持有的個人資料類型；
- e. 了解資料使用者持有的個人資料的主要目的或主要擬議目的；及
- f. 通過下文第9條所載的渠道提出查閱資料要求和改正資料要求。

9. 根據該條例的規定，宏利有權就處理任何資料查閱要求收取合理費用。訪問和更正個人資料的要求或有關宏利的政策和慣例以及宏利持有的個人資料信息，應提交至以下地址給個人資料主任：

宏利人壽保險(國際)有限公司
香港九龍觀塘偉業街223-231號宏利金融中心A座22樓

宏利公積金信託有限公司
香港九龍觀塘偉業街223-231號宏利金融中心A座22樓

宏利投資管理(香港)有限公司
香港九龍觀塘海濱道83號宏利大樓23樓

宏利環球基金，宏利盈進基金SPC，或任何其他宏利基金
香港九龍觀塘海濱道83號宏利大樓23樓

更新及變更

宏利保留可隨時並在無須事先通知的情況下增添，修改，更新或修訂本聲明的權利，並僅會知會客戶有關增補，修改，更新或修訂。倘宏利決定修改此通知(或其相等文件)，宏利將於公司網站上或以書面形式知會客戶有關更改，以便客戶知悉宏利所收集的資料，該資料如何使用及在何種情況下會披露該資料。任何有關修改，更新或修訂將在刊登後或宏利另行指定時即時生效。

重要提示：對於位於中華人民共和國境內(為本通知目的，不包括香港，澳門及台灣)的客戶，特定的《有關〈中華人民共和國個人信息保護法〉的私隱附錄(為內地居民設定)》(「**私隱附錄**」)將為適用。此私隱附錄可在宏利的網站上獲取和查閱：

<https://www.manulife.com.hk/zh-hk/individual/privacy-policy/privacy-addendum-for-personal-information-protection-law.html>

為確保所有客戶充分了解關於宏利的個人信息處理的做法和標準，本通知提供多種語言版本。若翻譯版本之間有任何歧義，將以英文版本為準。

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